

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

<b>IN RE:</b>	:	<b>Chapter 13</b>
<b>THOMAS KOUNAS,</b>	:	
<b>Debtor</b>	:	
	:	<b>Case No. 1:14-bk-05595 MDF</b>
<b>THOMAS KOUNAS,</b>	:	
<b>Movant</b>	:	
	:	
<b>v.</b>	:	
	:	
<b>WILLIAM MITCHELL AND</b>	:	
<b>CUMBERLAND COUNTY TAX CLAIM</b>	:	
<b>BUREAU,</b>	:	
<b>Respondents</b>	:	

**NOTICE TO CREDITORS AND OTHER PARTIES IN INTEREST**

NOTICE IS HEREBY GIVEN THAT:

The Debtor seeks leave to sell real estate at Lot 5-D Conifer Lane, Mechanicsburg, PA 17050, for the sum of \$59,900.00 to Seherzada Prasko and Adis Prasko free and clear of all liens and encumbrances pursuant to the terms and conditions set forth in the agreement of sale attached to the Debtor's motion.

The motion proposes to have the purchaser deemed a good faith purchaser pursuant to §363(m) of the Bankruptcy Code. The Debtor's motion and agreement may be inspected on the court docket.

The place, date and time of the sale are to be held in the offices of Lawrence G. Frank, Esquire, 100 Aspen Drive, Dillsburg, PA 17019. The attorney for the Debtor, as set forth below, may be contacted by any person wishing to inspect the real property proposed to be sold, and to arrange for physical inspection or to answer any questions about the real estate.

Prospective purchasers may examine the property at any time prior to a court order being entered approving the sale, or if any objections have been filed, the date of the court hearing.

Any objections to the proposed sale must be filed on or before September 4, 2016 with the Office of the Clerk of the United States Bankruptcy Court, 228 Walnut Street, P. O. Box 908, Harrisburg, PA 17108-0908.

The purchasers have no affiliation or relationship with the Debtor or an insider of the Debtor.

The Debtor does not propose to advertise this sale other than in the mailing of the notice to creditors and other parties in interest.

Any inquiries, comments or questions regarding this sale should be directed to the Debtor's attorney.

If no objections are timely filed to the aforementioned, the court may act on said request without hearing or without further notice. If you desire to contest this matter, file a written objection in the form of a responsive pleading and request a hearing. Any filing must conform to the Rules of Bankruptcy Procedure unless the court determines otherwise.

The proceeds from the sale of the above real estate will be distributed as follows:

- (a) 6% commission to RSR Realtors and co broker, if any, per prior order of this court;
- (b) 1% transfer tax;
- (c) \$2,000.00 to Lawrence G. Frank, Esquire, as the balance of the attorney's fee due and owing in this case;
- (d) past due real estate taxes and present real estate taxes, which are the responsibility of the seller, prorated to the date of settlement;
- (e) past due sewer and water charges, if any, and present sewer and water charges, if any, prorated to the date of settlement;

- (f) any notarization and incidental recording fees associated with the sale of the real estate;
- (g) payment to William Mitchell, Mortgagee, to the extent of any principal and interest due on said mortgage;
- (h) balance after payment of the above to Charles J. DeHart, III, Chapter 13 Trustee, for distribution to creditors.

If any objections are filed, a hearing will be held on the 13<sup>th</sup> day of September, 2016, beginning at 9:30 a.m., in the Bankruptcy Courtroom, Third Floor, Ronald Reagan Federal Building, 228 Walnut Street, Harrisburg, PA 17101.

Date: August 11, 2016

Clerk, U.S. Bankruptcy Court  
Third Floor, Ronald Reagan Federal Building  
P.O. Box 908  
Harrisburg, PA 17108-0908  
Ph: (717) 901-2800

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IN RE:	:	Chapter 13
THOMAS KOUNAS,	:	
Debtor	:	
	:	Case No. 1:14-bk-05595 MDF
THOMAS KOUNAS,	:	
Movant	:	
	:	
v.	:	
	:	
WILLIAM MITCHELL AND	:	
CUMBERLAND COUNTY TAX CLAIM	:	
BUREAU,	:	
Respondents	:	

**CERTIFICATE OF SERVICE**

I hereby certify that on the 11<sup>th</sup> day of August, 2016, I served the foregoing *Notice To Creditors And Other Parties In Interest* on the parties identified below by depositing a copy of same in the United States mail, first class service, postage prepaid, at Rossville, Pennsylvania.

See attached mailing matrix

LAW OFFICE OF LAWRENCE G. FRANK

/s/ Lawrence G. Frank, Esquire

Lawrence G. Frank, Esquire  
Attorney ID No.: 15619  
100 Aspen Drive  
Dillsburg, PA 17019  
PH: (717) 234-7455  
Fax: (717) 432-9065  
[lawrencegfrank@gmail.com](mailto:lawrencegfrank@gmail.com)

Attorney for Debtor

Label Matrix for local noticing  
0314-1  
Case 1:14-bk-05595-MDF  
Middle District of Pennsylvania  
Harrisburg  
Thu Aug 11 11:45:00 EDT 2016

ARTHUR LASHIN, ESQUIRE  
HAYT, HAYT & LANDAU, LLC  
123 S. BROAD STREET, SUITE 1660  
PHILADELPHIA, PA 19109-1003

BANK OF AMERICA  
PO BOX 15019  
WILMINGTON, DE 19886-5019

CAMP HILL EMERGENCY PHYSICIANS  
PO BOX 13693  
PHILADELPHIA, PA 19101-3693

CAPITAL ONE BANK (USA), N.A.  
4851 COX ROAD  
GLEN ALLEN, VA 23060-6293

CUMBERLAND COUNTY TAX CLAIM BUREAU  
ONE COURTHOUSE SQUARE  
ROOM 106  
CARLISLE, PA 17013-3339

Charles J. DeHart, III (Trustee)  
8125 Adams Drive, Suite A  
Hummelstown, PA 17036-8625

FIRSTSOURCE ADVANTAGE, LLC  
P.O. 628  
BUFFALO, NY 14240-0628

GE CAPITAL RETAIL BANK  
PO BOX 960061  
ORLANDO, FL 32896-0061

HOLY SPIRIT HOSPITAL  
P.O. BOX 822183  
PHILADELPHIA, PA 19182-2183

AMERICAN EXPRESS CENTURION BANK  
C/O DEREK C. BLASKER, ESQ.  
1060 ANDREW DRIVE, STE 170  
WEST CHESTER, PA 19380-5601

American Express Centurion Bank  
c/o Becket and Lee LLP  
POB 3001  
Malvern PA 19355-0701

BOSCOV'S  
PO BOX 71106  
CHARLOTTE, NC 28272-1106

CAPITAL MANAGEMENT SERVICES, LP  
COLLECTING FOR M & T BANK  
698 1/2 SOUTH OGDEN STREET  
BUFFALO, NY 14206-2317

CHASE CARD SERVICES  
CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON, DE 19886-5153

Capital One NA  
c/o Becket and Lee LLP  
POB 3001  
Malvern PA 19355-0701

ERIE INSURANCE  
COLLECTION DEPARTMENT  
100 ERIE INSURANCE PLACE  
ERIE, PA 16530-0001

(p)FORD MOTOR CREDIT COMPANY  
P O BOX 62180  
COLORADO SPRINGS CO 80962-2180

GLOBAL CREDIT & COLLECTION CORP  
COLLECTING FOR BANK OF AMERICA, N.A.  
5440 N CUMBERLAND AVE, STE 300  
CHICAGO, IL 60656-1486

INTERNAL REVENUE SERVICE  
PO BOX 7346  
PHILADELPHIA, PA 19101-7346

ARS NATIONAL SERVICES, INC.  
COLLECTIONS FOR CHASE  
P.O. BOX 463023  
ESCONDIDO, CA 92046-3023

American InfoSource LP as agent for  
Midland Funding LLC  
PO Box 268941  
Oklahoma City, OK 73126-8941

Bureaus Investment Group Portfolio No 15 LLC  
c/o Recovery Management Systems Corp  
25 SE 2nd Avenue Suite 1120  
Miami FL 33131-1605

CAPITAL ONE  
PO BOX 85619  
RICHMOND, VA 23285-5619

CHASE#10946775-EA VT  
CHASE RECEIVABLES  
1247 BROADWAY  
SONOMA, CA 95476-7503

Cumberland County Tax Claim  
1 Courthouse Square Room 106  
Carlisle, PA 17013-3339

ERIE INSURANCE GROUP  
C/O WILBER & ASSOCIATES, P.C.  
210 LANDMARK DR  
NORMAL, IL 61761-2194

Lawrence G. Frank  
100 Aspen Drive  
Dillsburg, PA 17019-9621

Joshua I Goldman  
KML Law Group, P.C.  
701 Market Street  
Suite 5000  
Philadelphia, PA 19106-1541

(p)JC CHRISTENSEN & ASSOC  
PO BOX 519  
SAUK RAPIDS MN 56379-0519

JAMES L. WALSH, ESQUIRE  
2215 FOREST HILLS DRIVE, SUITE 37  
HARRISBURG, PA 17112-1099

KOHL'S DEPARTMENT STORES, INC.  
PAYMENT PROCESSING CENTER - 27  
P.O. BOX 55126  
BOSTON, MA 02205-5126

Thomas N. Kounas  
84 Silver Crown Drive  
Mechanicsburg, PA 17050-1635

Kounas Thomas N  
84 Silver Crown Drive  
Mechanicsburg, PA 17050-1635

Law Office of Lawrence G Frank  
100 Aspen Drive  
Dillsburg, PA 17019-9621

M & T BANK  
PO BOX 619063  
DALLAS, TX 75261-9063

(p)M&T BANK  
LEGAL DOCUMENT PROCESSING  
1100 WHERLE DRIVE  
WILLIAMSVILLE NY 14221-7748

MIDLAND CREDIT MANAGEMENT INC.  
COLLECTIONS FOR SEARS MASTERCARD  
PO BOX 2121  
WARREN, MI 48090-2121

MIDLAND FUNDING LLC  
88875 AERO DRIVE  
SUITE 200  
SAN DIEGO, CA 92123

NICHOLAS LAW OFFICES, PC  
STEVE C. NICHOLAS  
2215 FOREST HILLS DRIVE, SUITE 37  
HARRISBURG, PA 17112-1099

NORTH SHORE AGENCY  
COLLECTING FOR PUBLISHERS CLEARING H  
PO BOX 9205  
OLD BETHPAGE, NY 11804-9005

PA DEPARTMENT OF REVENUE  
BUREAU OF CORPORATION TAXES  
PO BOX 280422  
HARRISBURG, PA 17128-0422

PENN CREDIT  
916 S 14TH STREET  
PO BOX 988  
HARRISBURG, PA 17108-0988

Pacer Service Center  
PO Box 780549  
San Antonio, TX 78278-0549

(p)PORTFOLIO RECOVERY ASSOCIATES LLC  
PO BOX 41067  
NORFOLK VA 23541-1067

QUANTUM IMAGING AND THERAPEUTIC ASS  
PO BOX 62165  
BALTIMORE, MD 21264-2165

RSR Realtors  
3 Lemoyne Drive  
Lemoyne, PA 17043-1231

SCARINGI & SCARINGI, PC  
2000 LINGLEESTOWN ROAD  
SUITE 106  
HARRISBURG, PA 17110-9347

STONELEIGH RECOVERY ASSOCIATES, LLC  
PO BOX 1479  
LOMBARD, IL 60148-8479

Sears MasterCard  
PO BOX183082  
COLUMBUS, OH 43218-3082

TJX REWARDS  
PO BOX 530948  
ATLANTA, GA 30353-0948

United States Trustee  
228 Walnut Street, Suite 1190  
Harrisburg, PA 17101-1722

WILLIAM MITCHELL  
6090 PARKWAY E.  
HARRISBURG, PA 17112-1221

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified  
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

FORD CREDIT  
NATIONAL BANKRUPTCY SERVICE CENTER  
P.O. BOX 6275  
DEARBORN, MI 48121

(d)Ford Motor Credit Company LLC  
Dept 55953  
P O Box 55000  
Detroit MI 48255-0953

J.C. CHRISTENSEN AND ASSOCIATES INC  
COLLECTIONS FOR KOHL'S DEP STORES  
PO BOX 519  
SAUK RAPIDS, MN 56379-0519

~~M&T BANK~~  
~~PO BOX 1288~~  
~~Buffalo, NY 14240~~

~~Portfolio Recovery Associates, LLC~~  
~~POB 12914~~  
~~Norfolk VA 23541~~

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

~~(d)GLOBAL CREDIT & COLLECTION CORP~~  
~~COLLECTING FOR BANK OF AMERICA, N.A~~  
~~5440 N CUMBERLAND AVE, STE 300~~  
~~CHICAGO, IL 60656-1486~~

~~(u)M&T BANK~~

End of Label Matrix	
Mailable recipients	52
Bypassed recipients	2
Total	54